



 **OpenLines™**

Your guide to  
telecommunications  
options, rights and  
responsibilities



The Indiana Office of Utility Consumer Counselor (OUCC) is the state agency representing the interests of utility consumers and the general public in matters related to the provision of utility services. The OUCC is active in proceedings before regulatory and legal bodies and is committed to giving consumers a voice in the creation of utility service policy.

OpenLines publications are produced by the OUCC to educate consumers on their rights and responsibilities regarding utility services. Fact sheets on many telecommunications and other utility topics are available free of charge. All OpenLines publications are available on the OUCC Web site or by calling the OUCC Consumer Services Staff.

This OpenLines publication is a public service of the Indiana Office of Utility Consumer Counselor (OUCC) in conjunction with the Indiana Utility Regulatory Commission (IURC) and SBC Indiana.



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# Table of Contents

<b>Introduction</b>	1
<b>Understanding Your Telephone Bill</b>	3 – 6
Typical phone charges and fees	3
Understanding local charges	4
Understanding long distance charges	5
Understanding unregulated charges	6
<b>Shopping for Telephone Service</b>	7 – 10
Know your needs	7
What to consider	9
Toll-blocking to control long distance expenses	10
<b>Prepaid Telephone Calling Cards</b>	11 – 12
What to look for in a card provider	11
What to consider	11
Questions to ask	12
How to use prepaid calling cards	12
Reporting a problem with your provider	12
<b>Slamming, Cramming and Toll Fraud</b>	13 – 16
What are slamming and cramming?	13
Indiana's slamming and cramming laws	13
Fines	13
Proper authorization	14
How to avoid slamming and cramming	14
Reporting slamming and cramming	15
Toll fraud	16

<b>Telemarketing Calls</b> .....	17
Indiana's Telephone Privacy List .....	17
National Do Not Call Registry .....	17
Direct Marketing Association .....	17
<b>Special Services</b> .....	18 – 21
Consumers with speech and hearing impairments .....	18
Consumers with visual impairments .....	18
Lifeline/Link-Up assistance program .....	18
Lifeline/Link-Up application .....	21
<b>Telecommunications Service Quality Regulations</b> .....	23 – 24
<b>Telecommunications Service Disconnection</b> .....	25 – 27
Disconnection notices .....	25
Disconnection hours .....	26
Special circumstances .....	26
Getting reconnected .....	27
<b>Landline Phone Service Trouble</b> .....	28 – 30
Testing the Network Interface Device .....	29
Inside wire maintenance service plans .....	30
<b>Telephone Area Codes</b> .....	31 – 32
A brief history .....	31
Maximizing current numbers .....	32
Implementing new area codes .....	32
<b>How to File a Complaint with the OUCC</b> .....	33 – 36
OUCC complaint form .....	35 – 36
<b>Telecommunications Glossary</b> .....	37 – 41

# Introduction

With many changes happening in the telecommunications industry, it often can be overwhelming to understand the industry, competition and consumer rights.

This telecommunications consumer handbook is focused on answering some of the most frequently asked questions and providing general information on various telecommunications issues, such as understanding your phone bill, shopping for long distance and local service, slamming, cramming and special services. We hope you find this information helpful and useful.

If you have questions after reading this handbook, please contact the  
**Indiana Office of Utility Consumer Counselor (OUCC) Consumer Services Staff:**

1-888-441-2494 (toll-free)

317-232-2494 (voice/TDD)

[www.openlines.in.gov](http://www.openlines.in.gov)

[uccinfo@oucc.state.in.us](mailto:uccinfo@oucc.state.in.us)

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The information in this handbook is current and accurate as of Dec. 1, 2003. As the telecommunications industry continues to evolve, consumers are encouraged to consistently read their utility bills, follow news media coverage of telecommunications issues and periodically visit [www.openlines.in.gov](http://www.openlines.in.gov) for updates.

# Understanding Your Telephone Bill

Reading your phone bill each month is important. It can show you exactly what you are getting for your money and help you prevent or identify fraud. This section explains the charges you may see on your phone bill. Not all of these descriptions apply to cellular phone service. If you have questions about that bill, contact your cellular service provider.

The following lists show typical charges and fees. Some charges on your bill are required by law, while others are charged at the provider's discretion. By having a better understanding of the charges on your bill, you can make more informed decisions.

## Typical phone charges and fees

### Local service

- Basic local service charge
- Subscriber line charge
- 911 emergency service
- Telephone relay charge
- Taxes
- Universal Service Fund
- Local Number Portability
- Charges for optional features such as call waiting and call forwarding

### Read your bill

It is important to read your telephone bill every month to make sure you have been charged correctly. If you have a question about a charge or think charges are incorrect, call the company responsible for the charges in question before they are due. Save copies of your bills and take careful notes of your discussions with the company. If the company does not address the matter to your satisfaction, contact the OUCS Consumer Services Staff.

### Long distance service

- Long distance charges
- Taxes
- Minimum usage charges
- Monthly calling plan fee
- Universal Service Fund
- Pay phone access fee
- Operator-assisted toll calls

### Unregulated service

- Voice mail
- Internet access
- Inside wire maintenance plans
- Customer premises equipment, which may include phones purchased or rented from the telephone company



## Understanding local charges

- **Basic local service charge**

The basic local service charge is the amount a consumer must pay to receive a dial tone. For most companies, the Indiana Utility Regulatory Commission (IURC) approves this charge.

- **Subscriber line charge**

Phone service providers can charge consumers this fee to recover part of the cost of providing state-to-state long distance access over local phone lines. Some companies refer to this charge as the federal access charge, interstate access charge, end user common line charge or consumer line charge. This charge currently cannot exceed \$6.50 per month per line.

- **911 emergency service**

The law requires consumers to pay a fee to support their local emergency telephone systems. This may support a central dispatch for 911 calls or Enhanced 911, which automatically identifies your number and location when reporting a police, fire, medical or other emergency.

- **Telephone relay charge**

This mandatory fee helps provide telephone service to consumers with speech and hearing impairments. Some bills list this charge as the Indiana Telephone Relay Access Corporation (InTRAC) surcharge.

- **Taxes**

A federal excise tax appears on all phone bills. It is charged as a set percentage regardless of which telephone service provider you use. Congress recently passed a law that will phase this tax out over a number of years. State sales tax is 6 percent in Indiana and does not vary among companies.

- **Universal Service Fund (USF)**

Federal law requires phone companies to contribute to this fund, also known as the Universal Connectivity Charge or Universal Service Fee, which provides affordable telephone service to low-income and rural consumers, as well as telecommunications services to eligible schools, libraries and rural health care providers. Some companies include their USF obligations in their basic rates, some charge a flat fee and others charge a fee based on a percentage of the bill amount.

- **Local Number Portability (LNP)**

LNP enables a consumer to keep his or her phone number when switching to a new service provider but staying at the same location. To recover the costs of upgrading equipment to provide LNP, companies may assess fees to all consumers in an affected area. LNP charges are approved by the FCC for five years and vary by company. Companies are not allowed to assess these charges to Lifeline Assistance Program consumers.



- **Charges for optional features**

Optional services include call waiting, call forwarding, three-way calling and pay-per-use services such as automatic callback (\*69). Monitor your bill to ensure you are paying for only the optional services you have ordered.

## Understanding long distance charges

- **IntraLATA long distance charges**

Local long distance charges are for calls made to phone numbers outside your free local calling area, but within a regional area known as a Local Access Transport Area (LATA). Indiana has 10 such areas. Because you can choose among phone companies for these services, these rates are not regulated.

- **InterLATA long distance charges**

A separate listing of long distance charges for calls made to phone numbers outside your LATA, including state-to-state calls. Because you can choose among phone companies for these services, these rates are not regulated.

- **Taxes**

Long distance charges are subject to the same federal and state taxes as local charges. (See page 4.)

- **Minimum usage charges**

Some long distance calling plans charge a minimum amount each month regardless of the cost of calls made. Under such a plan, if your monthly charges do not exceed the minimum amount, you are responsible for paying the difference between the minimum and the charges for calls made. For example, if your minimum usage charge is \$5, but you made only \$3 in long distance calls during the month, you would pay an additional \$2 to your long distance service provider. However, if you made \$6 in long distance calls, you would pay no additional amount. Not all companies or long distance plans assess this charge.

- **Monthly calling plan fee**

Some long distance calling plans charge a monthly fee for a specified per minute rate during certain hours or days. This fee is assessed each month regardless of usage. Other companies may offer similar or better per minute rates without this fee. Shop around for the plan that best fits your calling patterns.

- **Universal Service Fund (USF)**

See the description of this fee on page 4. USF charges may appear on both the local and long distance portions of your phone bill.





- **Pay phone access fee**

Federal law requires long distance companies to compensate pay phone companies for calling card, 10-10 dial-around and other types of calls made from pay phones. Long distance companies may include this cost in their monthly rates or charge a separate fee.

- **Operator-assisted toll calls**

Charges for collect calls, long distance information and other operator assistance will be added to your long distance bill.

## Read your bill

Your local phone company may bill for other carriers that provide telecommunications service to your line. The local phone company is required to show these charges in a separate part of your bill, and it also must provide toll-free numbers for any other carrier whose charges are included on your local bill.

## Understanding unregulated charges

The IURC does not regulate some phone services, such as inside wire maintenance plans (see page 30 for more information), Internet access and voice mail. This may also include phone rental or purchase charges. If a phone rental charge appears on your bill, consider purchasing your own phone and returning the leased phone.

Unregulated services are still subject to the slamming and cramming regulations covered on pages 13–16. If a phone company does not address your questions or concerns to your satisfaction, contact the OUCC or IURC for assistance with your complaint.

# Shopping for Telephone Service

You may live in an area where many telecommunications service providers compete for your business, giving you many options and the opportunity to save money by choosing solutions that meet your needs. The key to shopping for telephone service is knowing your needs and understanding your options.

Many new local service providers offer “bundled” local and long distance services for a monthly flat rate. Bundled plans may benefit consumers who make many long distance calls, want convenience or want a number of optional services such as caller ID, voice mail, etc. For other consumers, combining separate plans and service options may be the most cost-effective option.

## Know your needs

To understand your long distance needs, review your monthly phone bills to determine your calling pattern. Begin by reviewing:

- The average number and length of calls you make or receive each month.
- The time of day you make or receive most calls.
- The people and places you call.
- The location(s) from which you make or receive calls.
- Your budget for phone services.

## Warning

### Keep shopping if:

- The company refuses to provide information in writing.
- You don't understand the rates or charges, and the company does not explain them to your satisfaction.

## Choices

### Options for long distance service include:

- A preferred company for your InterLATA long distance calls
- A preferred company for your IntraLATA long distance calls
- A 10-10 number provider
- A calling card
- A prepaid phone card
- A cellular plan that includes free long distance
- Operator-assisted calls, such as collect calls

No matter which service(s) you choose, remember to shop for the best deal. For example, you may find that one long distance company gives you the best rate for state-to-state calls, while another offers you the best rate for local long distance calls.



Once you understand your calling pattern, compare the different options. Consider requesting written information on companies' offers to ensure there is no misunderstanding. Keep in mind that you can select different companies and different services for different types of calls such as state-to-state calls or local long distance calls.

When considering your needs for local telephone service, determine the average number of calls you make or receive each month and the optional services you would like to have. Check with local phone companies to compare their flat rate plans and per-call plans, as well as the packages of optional plans.

## Note

Some areas in Indiana have more options for local telephone service than others, as the market for local competition continues to evolve. When considering local and long distance service providers, look under "telephone companies" in your phone directory, ask friends and relatives about their providers and search the Internet. Several phone shopping comparison links are available at [www.openlines.in.gov](http://www.openlines.in.gov).



## What to consider

### Long distance

- Do rates vary for different times of the day and days of the week? Are there different rates for various types of long distance calls (state-to-state, in-state, local long distance and international)? If a certain number of minutes is bundled into a monthly charge, ask about the charge for any minutes used above the packaged amount.
- Are any monthly charges required for service? If so, what services and usage amounts are included in these charges? Some long distance plans require a minimum usage of \$3 or more per month in long distance calls.
- Certain 10-10 dial-around numbers or prepaid calling cards charge a fee simply to place a call. This charge is generally five cents or more. Some companies and/or plans also require you to pay for a minimum number of minutes per call. For example, if a company charges 99 cents for up to 20 minutes of talk time, you will be billed 99 cents whether you talk for 1, 5, 15 or 20 minutes.
- Different companies account for your phone usage in different time increments, ranging from 6 seconds to 60 seconds. (For example, if your company bills in 60-second intervals and you make a call lasting four minutes and two seconds, you will be billed for a five-minute call.)

### Local and long distance

- Are any monthly charges required for service? If so, what services and usage amounts are included in these charges? What late fees, taxes and other charges might appear on your bill?
- Can you choose when and how you are billed? Are any fees assessed or discounts applied for doing so? For example, some long distance companies offer special discounts for direct credit card billing instead of sending a paper bill.
- Are the company's customer service employees accessible, helpful and available?
- Federal law requires phone companies to contribute to the Universal Service Fund (USF), which helps provide affordable telephone service to low-income and rural consumers, as well as eligible schools, libraries and rural health care providers. Some companies recover USF charges through their basic rates, while some charge a flat fee and others charge a fee based on a percentage of the bill amount.



## Toll-blocking to control long distance expenses

If you have had a history of telephone service disconnection and want more control of your future telephone spending, consider toll-blocking. Toll-blocking prevents long distance calls from being directly dialed from your phone or charged through your local phone bill.

### With toll-blocking:

- You protect your household from unauthorized long distance charges, collect calls and calls to 900 numbers that bill by the minute.
- You may still be able to make important long distance calls from your home by using a prepaid calling card. You should check with your local telephone company to make sure you can still reach toll-free calling card access numbers from your line.

Prepaid calling cards are not problem free. If you consider using a prepaid calling card, read and understand the fine print. For more information, see the next section, Prepaid Telephone Calling Cards.



## Lifeline consumers

If you are a low-income consumer currently receiving Lifeline/Link-Up benefits, tell your long distance carrier. Some long distance companies waive minimum usage charges and Universal Service Fund fees for Lifeline participants. For more information on Lifeline/Link-Up, see pages 18 – 19.

## Other resources

A number of Web sites offer comparisons for long distance plans, cellular plans, prepaid calling cards and more. You can find a listing of some of these sites at [www.openlines.in.gov](http://www.openlines.in.gov).

# Prepaid Telephone Calling Cards

Prepaid telephone calling cards have become popular tools for many consumers because of their convenience and the many available options. But at the same time, consumers should be aware of potential pitfalls.

If you are considering buying a prepaid calling card, shop around, understand the card's dialing instructions, talk to friends and relatives and, most importantly, read the fine print.

## What to look for in a card provider

- Company reputation
- Satisfaction guarantees
- Helpful and accessible consumer service representatives
- Retailer's backing of the provider

## What to consider

- The stated cost per minute and how it compares to long distance rates from your home phone.
- Rates and/or limitations for in-state, out-of-state and international calls.
- Sign-up, activation and/or connection fees per card or call.
- Any hidden charges or service charges.
- The minimum charge per call and if charges apply when you get a busy signal or no answer.
- Billing intervals (See the table below. A call that lasts two minutes and one second will cost you three minutes of card time if your billing interval is one minute. The same call will cost you five minutes of card time if your billing interval is five minutes.)
- Any additional charges for using the card from a phone from which local calls are not free, such as a hotel or pay phone.



If your billing interval is:	And your call lasts:	The company will round the call up to:
1 minute	10 minutes, 1 second	11 minutes
5 minutes	10 minutes, 1 second	15 minutes (In other words, you'll pay for nearly five minutes you did not use.)

## Questions to ask

- Is there a toll-free access number?  
Does it work?
- Is the connection good and static-free?
- When does the card expire?
- Can you add more time to the calling card? How?
- Will using a prepaid card help you manage your telephone budget?

## How to use prepaid calling cards

Prepaid calling cards vary in the way you use them, so read the directions carefully.

Generally, you dial a toll-free access number, then the PIN number printed on the card and finally the number you are calling.



## Reporting a problem with your provider

If you are unsatisfied with a prepaid calling card and the company does not resolve your complaint to your satisfaction, you can report the problem to the Federal Trade Commission toll-free at 1-877-FTC-HELP (382-4357) (TDD/TTY: 1-866-653-4261).

## Quick tips

### Things to consider before buying a prepaid calling card:

- How reputable is the company?
- What are the stated and actual costs per minute?
- Are there any minimum charges?
- Are there any hidden charges?
- What are the billing intervals?
- Is there a toll-free access number?
- When does the card expire?
- Do you understand all the fine print?

## Warning signs

### Keep shopping if:

- The customer service number is frequently busy.
- The access number is frequently busy.
- The deal sounds too good to be true. (It probably is.)
- The card doesn't work for all the calls you want to make (in-state, state-to-state, international).

# Slamming, Cramming and Toll Fraud

## What are slamming and cramming?

Slamming is the transfer of your telephone service from one company to another without your knowledge or consent. This happens most frequently with long distance telephone service. But as competition increases, this also could occur with local phone service. Rates charged by the slamming company may be higher than those charged by your authorized provider.

Cramming is the placement of charges on a consumer's telephone bill for services the consumer has not authorized. Many services can be crammed, even those with no relation to telephone service. Examples include unwanted voice mail, call waiting or toll-free calls (800, 888, 877 or 866 numbers) that automatically roll over to toll calls (900 numbers).

## Indiana's slamming and cramming laws

Indiana's slamming and cramming regulations are detailed in the Indiana Administrative Code (170 IAC 7-1.1-19) and the Indiana Code (IC 8-1-29). Both are available at local libraries and online at [www.IN.gov/legislative](http://www.IN.gov/legislative). Indiana law:

- Prohibits slamming and cramming.
- Details proper ways for a company to obtain a consumer's authorization for telephone services.
- Prohibits companies from collecting unauthorized charges.
- Prevents the disconnection of local phone service for nonpayment of disputed charges reported to the Indiana Utility Regulatory Commission (IURC).



## Fines

The IURC can fine telecommunications providers up to \$2,500 for each incident of slamming or cramming. Fines may be levied only after a formal legal proceeding before the IURC. During these proceedings, the OUCC serves as the legal representative for consumers who have been slammed or crammed.



## Proper authorization

A company providing telephone service must be able to prove it has proper authorization from the consumer before ordering a change in a consumer's service.

Proper authorization can be provided as:

- A written signature on a form that meets specific requirements.
- Taped voice authorization during a call made from the phone line to be changed.
- Taped voice authorization by an independent, third-party verification service.
- Written information that meets specific requirements and is mailed to the consumer within three business days of the consumer's request.



## How to avoid slamming and cramming

- **Carefully check your phone bill each month** for unrecognizable company names and charges. Call the companies listed to confirm you are only paying for services you have authorized and requested.
- **Call your local phone company and request information** on any services that protect you from slamming or cramming. One example, a

Presubscribed Interexchange Carrier (PIC) freeze, is generally free. With a PIC freeze, the local phone company must secure your direct permission before acting on another company's order to change your service.

- **Be careful and firm with telemarketers.** Request more detailed information in writing, if desired. In Indiana, the company is required to oblige. Answer the telemarketer's questions with discretion and hang up if you are not interested or feel uncomfortable or pressured. Insist on a complete description of all fees you might be charged.
- **Feel free not to answer questions** with a direct "yes" or to state your name and phone number. Some dishonest firms may tape these calls and "doctor" the tape to "prove" you authorized a change.
- **Carefully read all of your mail.** Look for anything stating that you have switched phone providers or authorized a charge on your phone bill. Notify the provider if this was an unauthorized change and verify that it will be reversed. Call your local phone company to report the problem and confirm that your account has been adjusted correctly. Keep a written record of all contacts (including dates and names) in case you are slammed or crammed again.

- **Carefully read contest or sweepstakes information.** Read to learn if your participation in a contest or sweepstakes also authorizes a change in phone service or automatically signs you up for some new service, such as voice mail, that will be charged to your phone bill. Many instances of slamming and cramming occur in this way.
- **Always read the fine print.**

## Reporting slamming or cramming

If you believe you have been slammed or crammed, take immediate action. Keep a record of all communications, noting the dates and times of your attempts to reach the companies, along with all contact names and summaries of your discussions.

### 1. Call or write the company that slammed or crammed your service.

- Report the charges you are disputing.
- Request immediate removal of unwanted or unauthorized services and ask that your account be credited for any charges.
- Request a copy of any paperwork that claims charges were requested or authorized.
- Inform the company that you will report the problem to both your local phone company and the IURC.

### 2. Call or write your local telephone company.

- Detail the services and charges you did not authorize.
- Request removal of any unauthorized changes or charges.
- Reinstate your original long distance or local phone service – whichever was slammed.
- Request removal of any “change charges” (charges for switching companies) from your bill.
- Ask about services to prevent future slamming and cramming incidents.

### 3. Call the IURC toll-free at

**1-800-851-4268.** The IURC regulates electric, natural gas, telecommunications, steam, water and sewer utilities to assure that the utilities provide safe and reliable services at reasonable costs. The IURC also enforces Indiana’s law against slamming and cramming.

- Under Indiana law, while an investigation is ongoing, your local phone provider may not disconnect your service due to nonpayment of the disputed charges. However, you are still responsible for paying undisputed charges on time and in full.



- If the IURC determines that the state's slamming or cramming laws have been violated, the disputed charges must be removed from your bill.
- The OUCC Consumer Services Staff is also available to assist you with your complaint and can be contacted toll-free at 1-888-441-2494 (TDD/TTY: 317-232-2494).

## Toll fraud

Toll fraud is the theft of telephone time by people who trick you into placing expensive toll calls or costly international calls. They can also fool you into paying for long distance or collect calls. Some thieves make random calls to pagers and leave an international number or toll number to get you to place an expensive call in return. The consumer does not usually realize what has happened until a bill arrives with unknown charges to unknown telephone numbers.

Consumers also can be lured into calling international telephone numbers through advertisements and other promotions for interesting or important information. Ads may promise information and entertainment services ranging from psychic readings to chat lines to employment opportunities. You may be unaware that some of these numbers are actually costly international "pay-per-call"

numbers, where a portion of your international long distance charge goes to pay for the information or entertainment you receive.

If you want to know whether a particular area code is based in the United States or outside the country, check the North American Numbering Plan Administration's Web site at [www.nanpa.com](http://www.nanpa.com). The site includes a complete listing of area codes and their locations.

The protections afforded by the Federal Trade Commission's 900 Number Rule – clear disclosure about the cost of the call before those costs are incurred – do not apply to international pay-per-call numbers. There is no easy way to block access to these numbers from your telephone. If your bill contains an unauthorized call, contact your local telephone company and long distance carrier. The telephone company may provide a credit or refund but is not required to do so.



# Telemarketing Calls

Many people find telemarketing calls intrusive and annoying, but several laws and services can help you reduce or eliminate those calls. When and if you do receive a telemarketing call, be aware that the telemarketer must follow specific state and federal regulations.

## Indiana's Telephone Privacy List

Indiana has joined a growing number of states creating "do not call" registries. State law prohibits most telemarketing calls to residential phone numbers listed on the Indiana Telephone Privacy List.

To enroll or get more information, call 1-888-834-9969 (toll-free) or visit [www.IN.gov/attorneygeneral](http://www.IN.gov/attorneygeneral).

The Indiana attorney general's office manages the registry and is responsible for investigating and prosecuting violations. There is no charge for adding your phone number to the list.

## National Do Not Call Registry

The National Do Not Call Registry, managed by the Federal Trade Commission (FTC), took effect in October 2003. Learn more about the federal "do not call" list by calling the FTC toll-free at 1-877-FTC-HELP (382-4357) (TDD/TTY: 1-866-653-4261) or visiting [www.donotcall.gov](http://www.donotcall.gov).

### Note

#### **Telemarketers must follow federal regulations when making calls.**

- They may call your home only between 8 a.m. and 9 p.m.
- They also must provide an address or telephone number with which you can contact the entity selling the product or soliciting funds.
- If you ask a telemarketer not to contact you again, he or she must keep a record of your request for at least 10 years. (This does not apply to tax-exempt nonprofit organizations.)

## Direct Marketing Association

The Direct Marketing Association (DMA) is a trade organization of businesses that sell products by telemarketing, direct mail and other forms of direct advertising.

DMA maintains "do not call" and "do not contact" lists for telemarketing, direct mail and e-mail. Marketer participation in DMA lists is strictly voluntary — the lists may reduce the number of solicitations you receive but will not eliminate them.

Learn more at [www.dmaconsumers.org](http://www.dmaconsumers.org).

There is a \$5 fee (per list) to register online. Or, register for free by mailing your name, telephone number, address and signature to:

**DMA Telephone Preference Service**  
P.O. Box 1559  
Carmel, NY 10512

# Special Services

## Consumers with speech and hearing impairments

Under the Americans with Disabilities Act (ADA), the Federal Communications Commission (FCC) ensures that interstate and intrastate telecommunications relay services are available, to the extent possible, to consumers with speech and hearing impairments.

New technology and new federal policy have increased the opportunity for consumers with speech and hearing impairments to use telecommunications services more efficiently. A 2000 FCC Order requires all telecommunications providers to offer 711 dialing. This three-digit code makes it easier to use relay services for calls between consumers who use TDD/TTY devices and those who do not.

Before the 711 code was implemented, consumers needed to use 7- and 10-digit access numbers, which varied by location, to reach relay services. Consumers should now be able to access all TDD/TTY services anywhere in the United States simply by dialing 711.



## Consumers with visual impairments

If you have a visual impairment, you can request a large-print bill from your local phone company. Some companies also offer special services, such as operator-assisted phone calls and directory assistance, for consumers with visual impairments. Check with your local phone company to see what services it offers.

## Lifeline/Link-Up assistance programs

### What are Lifeline and Link-Up?

Lifeline and Link-Up are federal subsidies that help low-income consumers afford basic, single-party telephone service with access to the normal supplemental services, such as emergency services, long distance and directory assistance. The programs are administered by local telephone companies and vary slightly among providers. Lifeline and Link-Up will not help with long distance costs, but ask your long distance provider about similar types of assistance.

## Lifeline

Lifeline provides a monthly discount on basic local telephone service for eligible consumers and is available for one phone line per eligible home. If you choose to block direct access to long distance service (called “toll-blocking”) through your local phone company, Lifeline may eliminate the need to pay a deposit when you order local phone service. (See page 10 for more information on toll-blocking.)

## Link-Up

Link-Up provides eligible consumers with discounts on connection charges for new local telephone service and enables you to finance your portion of the connection charges interest-free for one year. The discount is available for one telephone line per eligible home.

## Are you eligible?

Under federal guidelines, consumers enrolled in one or more of the following assistance programs may qualify for Lifeline and Link-Up benefits:

- Medicaid
- Supplemental Security Income (SSI)
- Low Income Home Energy Assistance Program (LIHEAP)
- Food Stamps
- Federal Public Housing Assistance or Section 8

## All of the following conditions are required for Lifeline and Link-Up eligibility:

- The telephone service must be listed in your name.
- You cannot be listed as a dependent on another person’s tax return.
- The telephone service must be for your primary residence (not a business or second home).

## How to apply for Lifeline and Link-Up

A simple, one-page application is available from your local telephone company or from the OUCC at [www.openlines.in.gov](http://www.openlines.in.gov). You can also find the application on page 21 of this handbook. Some telephone companies offer more than one option for Lifeline/Link-Up benefits and some may use customized names for these programs. For a list of Indiana telephone companies participating in Lifeline and Link-Up, visit the OUCC Web site at [www.openlines.in.gov](http://www.openlines.in.gov).

When returning the completed application to your phone company, you must include copies of documentation showing that you participate in at least one of the public assistance programs listed in this section. **Applications must be submitted directly to your local phone company.**





## Application for Lifeline and/or Link-Up telephone service

Eligibility for Lifeline and/or Link-Up telephone service is dependent on the applicant's participation in one or more of the programs listed below.

1. I hereby certify that I participate in the following programs (check all that apply):

- ☐ Low Income Home Energy Assistance Program (LIHEAP)  
☐ Federal Public Housing Assistance or Section 8  
☐ Medicaid   ☐ Food Stamps   ☐ Supplemental Security Income (SSI)

2. I also hereby certify that:

- My telephone service is listed in my name.
- I am not listed as a dependent on another person's tax return.
- The address listed is my primary residence, not a second home or business.
- If in the future I no longer participate in at least one of the programs listed in item 1 above or conditions in item 2 change, I will promptly notify my local telephone company that I am no longer eligible for Lifeline and/or Link-Up telephone service.

3. I authorize my local telephone company or its duly appointed representative to access any records required to verify these statements to confirm my continued participation in the above programs. I authorize representatives of the above programs to discuss with and/or provide copies to my local telephone company, if requested by the company, to verify my participation in the above programs and my eligibility for Lifeline or Link-Up telephone service.

4. I (we) affirm, under penalty of perjury, that the foregoing representations are true.

APPLICANT'S NAME:

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SERVICE ADDRESS (street):

---

CITY

STATE

ZIP

---

TELEPHONE NUMBER (if already established):

---

APPLICANT'S SIGNATURE:

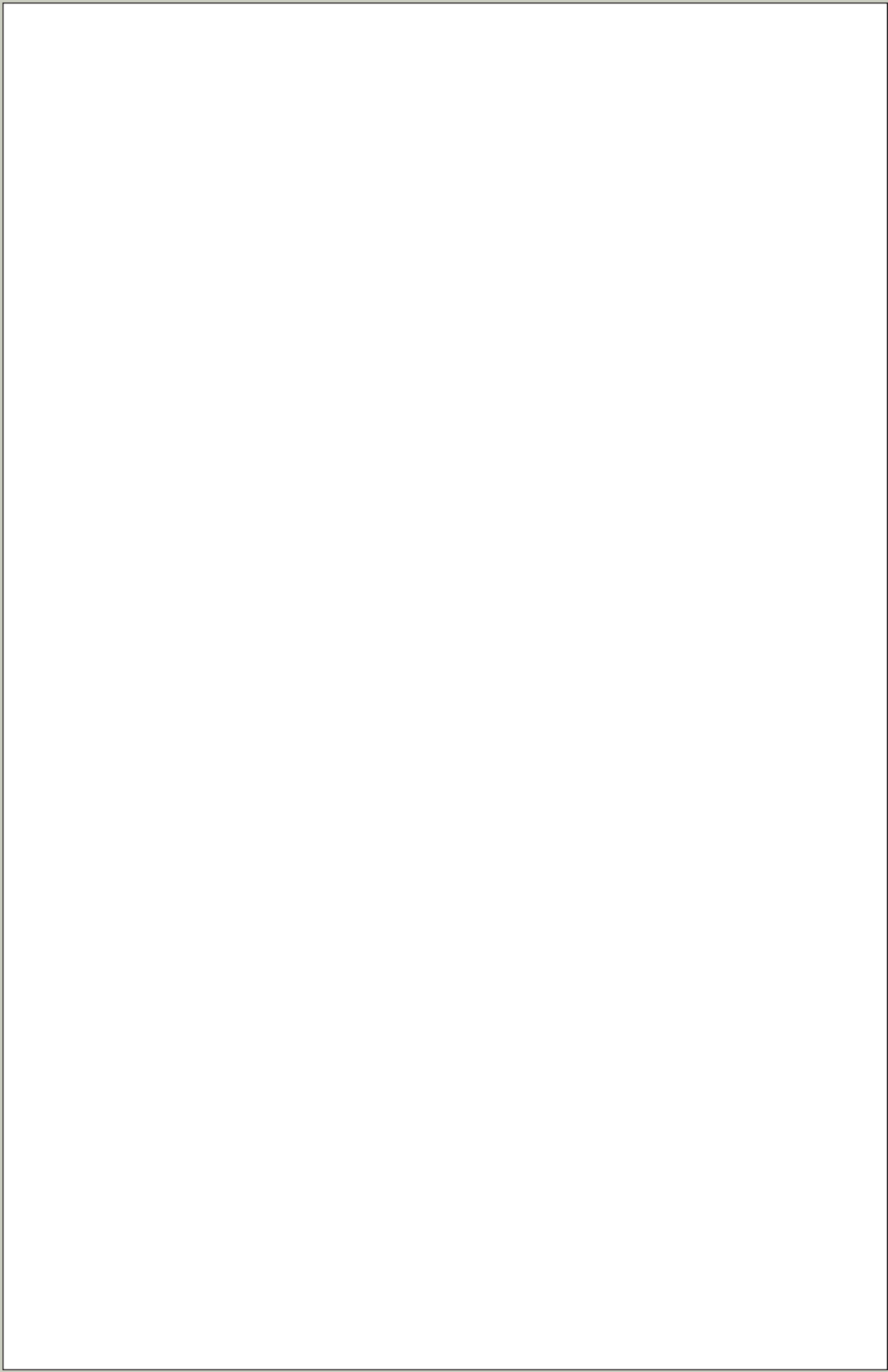
---

DATE:

---

COMPLETED APPLICATION FORMS MUST BE SUBMITTED DIRECTLY TO  
LOCAL TELEPHONE SERVICE UTILITIES. CONTACT THE UTILITY TO FIND OUT  
WHAT DOCUMENTATION SHOULD BE SUBMITTED WITH YOUR APPLICATION.





# Telecommunications Service Quality Regulations

Local telephone service providers in Indiana must comply with state service quality regulations that took effect in February 2003. The rules provide a number of new protections for residential and small business consumers.

- **Bill credits for delays in new service connection**

If new local phone service is not installed within five business days of your request, you should receive a bill credit equal to 20 percent of the installation charge for each of the next five business days without service. After 10 business days, the phone company must provide alternate service, such as a cell phone, free of charge.

- **Bill credits for long service outages**

If your reported local service outage is not corrected within 24 hours of the time you report it, you should receive a bill credit equal to 33 percent of the recurring monthly service charge. You should receive an additional 33 percent credit for each additional 24-hour period without service.

- **Service appointment “windows”**

Local phone service utilities must provide you with a four-hour appointment “window” for service installations or repairs if you must be present.

- If the company cannot keep the appointment, it must notify you by 6 p.m. the preceding day.
- If the company fails to keep a repair appointment and does not provide the required notification, it must give you a \$50 bill credit.
- If the company fails to keep an installation appointment and does not provide the required notification, it must give you a \$25 bill credit.



- **Timeframes during which local phone providers must answer consumer calls (during regular business hours)**

- Calls to a provider's repair center or business office must be answered in 60 seconds or less, on average.
- Calls to directory assistance or local service operators must be answered in 20 seconds or less, on average.
- Less than 10 percent of calls to the above services, on average, should get a busy signal or be disconnected.



## Note

This section offers a basic overview and partial summary of new state regulations that took effect in February 2003. The complete rules are detailed in the Indiana Administrative Code (170 IAC 7-1.2 and 170 IAC 7-1.3) and can be read online at [www.IN.gov/legislative](http://www.IN.gov/legislative).

The new rules apply only to local telephone service providers, and only to services provided to residential and small business consumers with fewer than four access lines. The rules do not apply to cellular phone companies, which operate in a competitive market and are subject to little state regulation. Some of the new rules do not apply to competitive local exchange carriers that serve fewer than 5,000 consumers.

# Telecommunications Service Disconnection

New state regulations that took effect in February 2003 can help more consumers stay connected to basic local telephone service during sudden and serious financial hardships. Under the new regulations, local telephone service can only be disconnected for nonpayment of local phone charges. Nonpayment of long distance charges or charges for unregulated services (such as Internet access or voice mail) will result only in the disconnection of those specific services.

**However, all consumers are responsible for paying their telephone and other utility bills on time and in full.** The changes in state regulations do not excuse any consumers from their basic responsibilities. Be aware that failure to pay your bills may also negatively impact your consumer credit rating.

If you are unable to pay for your telephone services, you must contact the telephone company immediately to determine if alternate payment arrangements can be made.

If you receive a disconnection notice, contact the telephone company immediately and:

- Discuss why you received the notice.
- Discuss payment plan options if you are facing disconnection because of nonpayment.

- Remember that, under certain circumstances, utilities are required to provide payment options while continuing to provide service. They may choose to extend such options to other cases.

While the OUCC does not offer direct financial assistance, various programs, such as Lifeline and Link-Up, are available to assist low-income consumers. (See pages 18–19 for more information.)

## Disconnection notices

When a telephone service provider is planning to disconnect a consumer's service, the provider must inform the consumer in writing at least seven days in advance. The disconnection notice must be clearly written, precise and understandable. It must include the date of and reason for the proposed disconnection, the telephone company's contact number and the IURC's local and toll-free numbers. It must also include information about payment arrangements, a temporary waiver because of serious illness or medical emergency and the ability to file a complaint. If you receive such a notice, contact the service provider immediately.

There are some circumstances in which a telephone company can disconnect service without notice:

- A dangerous or life-threatening situation exists.
- The IURC or a court has ordered the disconnection.
- The telephone company detects fraudulent or unauthorized service use and has reasonable grounds to believe you are responsible.
- Equipment has been tampered with and the telephone company has reasonable grounds to believe you are responsible.
- Telephone equipment is being used to disrupt other consumers' service.

## Disconnection hours

A telephone company can disconnect service because of nonpayment only between 8 a.m. and 3 p.m. and only on a day during which the telephone company's office is open. Service may not be disconnected because of nonpayment after noon on the day before any day that the telephone company's office is closed to the public. (In other words, if a telephone company's offices are closed on a particular Friday, it cannot disconnect service after noon on the Thursday before.)

A telephone company may not disconnect service for failure to pay for equipment purchased from the company (as opposed to service) or for failure to pay for service provided to the previous occupant, unless there is evidence that the consumer is trying to defraud the telephone company by using a different name.

## Special circumstances

A telephone company cannot disconnect your service if you contact the company and indicate a legitimate cause, such as financial hardship, for your inability to pay the full amount. However, you must:

- Pay a reasonable portion of the bill (the lesser of \$20 or 25 percent of the bill).
- Agree to pay the remainder within three months.
- Agree to pay all undisputed future bills when due.
- Not have violated any similar payment agreement with the telephone company in the last 12 months.

If a disconnection will cause a serious and immediate threat to the health or safety of a person in your household, the telephone company must postpone the disconnection for 30 days if you provide a medical statement from a licensed physician or a public health official. This postponement can be continued for one additional 10-day period if an additional medical statement is provided.

## Getting reconnected

Once you have resolved unpaid bills and/or other problems that led to disconnection, you can apply for service reconnection. The telephone company must reconnect your service within one working day of your reconnection request. You may be charged a reconnection fee, which cannot exceed the limit set by the IURC. As allowed under IURC rules, a deposit also may be requested.

If your service has been wrongfully disconnected, the telephone company should restore the service immediately and at no charge to you.

## Wrongful disconnection

If you believe a utility has wrongfully or illegally disconnected your service, contact the OUCC or IURC. These agencies can address both specific questions and general concerns.

Contact the OUCC toll-free at 1-888-441-2494 or [www.openlines.in.gov](http://www.openlines.in.gov).  
Contact the IURC at 1-800-851-4268.

## Note

If you apply for new local telephone service, you can only be denied basic local service for failing to pay past-due local phone charges. If past-due charges for local service are paid, your basic local service will be reconnected, although a deposit may be charged. If you have not paid all outstanding charges for long distance and unregulated services, you may be reconnected for basic local service only, without access to long distance or unregulated service options.

# Landline Phone Service Trouble

Picking up your phone and hearing static or silence instead of a dial tone can be annoying and frustrating or may cause even more serious problems. Landline telephone problems occur for a variety of reasons, from problems with the phone company's lines outside your building to bad wiring or faulty equipment inside your building.

When you experience problems with your phone service, check the Network Interface Device (NID), a small gray box usually located on the outside of your home or business, often near the electric meter. Checking the NID is simple, takes only a few minutes and will determine whether the cause is your responsibility (inside the building) or the phone company's (outside the building). You might also choose to check with neighbors to see if they are having similar problems.

If a problem is caused by wiring or equipment inside your home or business, you (or the owner of the building) will be responsible for the repair. This may be as simple as purchasing a new phone or installing a new phone jack. You may repair the problem yourself or hire someone else to do so; you are not required to hire the phone company to fix the problem. (See the inside wire maintenance service section on page 30 for more information.)

If you determine, through checking the NID and talking with neighbors, that the problem is outside the building, report the matter to your local phone company. The company will advise you of any information it has about the problem and its planned response. (For more information on the phone company's obligations, see the Telecommunications Service Quality Regulations section on pages 23–24.)

## Warning

This section of the handbook provides general information regarding Network Interface Device (NID) units, which vary among companies. To avoid serious bodily injury or damage to the NID, follow all instructions from your local telephone service provider if you open a NID for line testing. There is a risk of electric shock if testing is not done properly and with caution. You should only conduct a NID test when standing on dry ground and in appropriate weather conditions. Be careful when opening and closing the "consumer access" compartment and make sure it is tightly closed when the test is complete.

Do not open the "company access only" compartment under any circumstances. The NID is the property of the telephone company. If it is damaged, the company may hold you responsible.



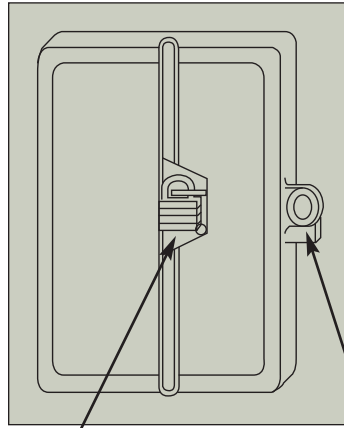
## Testing the NID

NIDs are installed on most buildings constructed after 1986. If you live or work in an older building and do not have or cannot locate the NID, contact your phone company. The company must install a NID if requested, free of charge, on any residential line or any business account with up to three lines.

Contact your local phone service provider for instructions on testing your NID. In general, each NID has two compartments: one for consumer access and another for telephone company access. Before testing the NID, unplug all telephones in your home and carefully read the following instructions and disclaimer.

1. Open the “consumer access” compartment. For your safety, do not stand in a puddle or any other standing water when testing the NID. Testing the NID during rainfall is not recommended.
2. Plug a working telephone into the appropriate test jack.
3. Wait for a dial tone.
4. Make a local call.

### Telephone Network Interface Device (NID)



Customer access

Phone company access only

It is important to confirm that the “test” phone is working properly. For example, use the phone to make a call at another home or business to confirm that the phone itself is not causing the problem.

If the problem occurs on the test call, the problem is most likely with the outside line, which is the phone company’s responsibility. If the problem does not occur on the test call, the problem is probably caused by the wiring or equipment inside your home or business.



## Inside wire maintenance service plans (IWMS)

Some telephone companies offer inside wire maintenance service (IWMS) plans, which function as “insurance policies” on telephone wiring inside a home or business. The consumer pays a monthly fee and then receives free or reduced cost repairs if and when inside wiring problems develop.

You must decide for yourself whether the monthly cost of an IWMS plan is worth it, considering the potential risk of an inside wire failure or other problem on your property. Before you make a final decision, carefully read the IWMS agreement, understand what the program covers and be aware of applicable labor rates, deductibles and maximum coverage.

If you live or work in rented space, you may not need an IWMS plan, as landlords are generally responsible for wiring on their rental properties. Consumers who rent should consult their lease agreements and/or local laws.



## Service quality rules

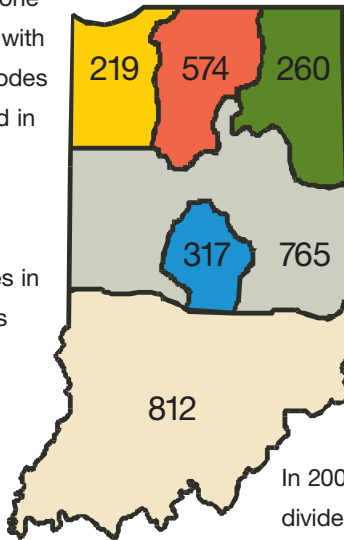
Indiana consumers have specific rights regarding telecommunications service quality. For more information, see the Telecommunications Service Quality Regulations section on pages 23–24.

If you have a specific dispute with your local phone service provider or have had repeated service quality problems, contact your utility to resolve the matter. If the utility's resolution is not to your satisfaction, contact the OUCC Consumer Services Staff toll-free at 1-888-441-2494 or visit [www.openlines.in.gov](http://www.openlines.in.gov).

# Telephone Area Codes

Because of the popularity of cellular phones, pagers, the Internet and other telecommunications services, consumers throughout the United States and Canada are using up phone numbers at an increasing rate. This dwindling of new phone numbers available for distribution is called “number depletion.”

To create new telephone numbers to keep up with demand, new area codes have been introduced in 35 states, including Indiana, in the last decade. In fact, the number of area codes in the United States has more than doubled since 1995. Recently, Indiana and other states have started using conservation measures for existing telephone numbers, which allow the numbers to be used more efficiently and delay the need for new area codes.



## A brief history

When North America's telephone numbering system went into effect in 1947, three area codes were assigned to Indiana: 219, 317 and 812. These codes remained largely unchanged until recent years, when number depletion led to the need for three new area codes.

The 765 area code was introduced in 1996, as a split from the 317 area that spanned the central third of Indiana.

Communities outside the Indianapolis metropolitan area that had used 317 were assigned the new 765 area code.

Indianapolis and most of its suburbs continue to use 317.

In 2002, the original 219 area code was divided into thirds, and two of these sections were assigned the 260 and 574 area codes.

219 is still used in northwest Indiana (including Lake and Porter counties).

574 is now in use in the central third of the former 219 area (including South Bend, Elkhart and Logansport).

260 is now in use in northeast Indiana (including Fort Wayne).



## Maximizing current numbers

Number conservation efforts are helping Indiana make more efficient use of existing numbers and delay the implementation of new area codes. One example is “1,000 block number pooling.” Traditionally, telecommunications providers were allocated blocks of 10,000 numbers, which often left numbers unused. Now, numbers can be allocated in blocks of only 1,000. Indiana started using 1,000 block number pooling in late 2001, following Federal Communications Commission approval.

As a result of 1,000 block number pooling, the lifespan of the **317** area code has been extended by seven years. While 317 had originally been projected to run out of numbers in 2002, the state’s number conservation efforts have delayed the projected exhaust date until the fourth quarter of **2009** (according to North American Numbering Plan Administration data released June 2, 2003).

In the **765** area, 1,000 block number pooling has extended the projected exhaust date from the third quarter of 2004 to the fourth quarter of **2006**. The projected exhaust date for the **812** area code has changed from the fourth quarter of 2004 to the second quarter of **2007**.



The three area codes serving northern Indiana (**219**, **574** and **260**) are expected to need no additional changes until **2019**.

## Implementing new area codes

After efficiency efforts are exhausted, new area codes can be implemented either by geographic split or overlay.

In a geographic split, an existing area code zone is split into at least two parts. One part typically keeps the original area code while the other part(s) is assigned a new area code. A geographic split does not change the boundaries of a consumer’s free local calling area. Many local calls are still placed using seven-digit dialing.

In an overlay, a new area code “overlays” the entire geographic area covered by the existing area code. Existing phone numbers, fax machines, pagers, etc., retain current area codes and phone numbers, but numbers for new phones and devices use the new area code. An overlay does not change the boundaries of a consumer’s free local calling area, but all calls – including free local calls – usually require 10-digit dialing.

### Note

For maps of area codes in North America, visit the North American Numbering Plan Administration Web site at [www.nanpa.com](http://www.nanpa.com).

# How to File a Complaint With the OUCC

The OUCC External Affairs Division is a resource for Indiana's utility consumers. The division can provide information and, in some cases, direct assistance on many utility issues. The information collected by the division is of great importance as we work to fulfill our mission.

If you have a problem, concern or complaint about a specific telephone, electric, natural gas, water or sewer utility in Indiana, please complete and sign the form on pages 35–36. An electronic complaint form is also available online at [www.openlines.in.gov](http://www.openlines.in.gov).

Please note that the state does not regulate all or most aspects of the utilities and services listed below:

<b>Cable television</b>	If you have a complaint, contact your local cable board or the Federal Communications Commission (FCC). The FCC can be reached toll-free at 1-888-CALL-FCC (225-5322).
<b>Cellular telephones</b>	If you have a complaint, contact your local Better Business Bureau or the FCC.
<b>Internet services</b>	Please direct complaints to the Federal Trade Commission (FTC). The FTC can be reached toll-free at 1-877-FTC-HELP (382-4357) (TDD/TTY: 1-866-653-4261).
<b>Long distance prepaid calling cards</b>	Complaints should be directed to the FTC.
<b>Municipal sewer utilities</b>	Complaints can be directed to your city council or municipal sewer board.
<b>Utilities that have withdrawn from IURC jurisdiction as allowed by Indiana law</b>	The OUCC can direct consumers to the appropriate bodies for complaints regarding these utilities.

Before filing a complaint, please read the following information.

If you have not made the utility aware of your complaint, we recommend that you do so and give the utility an opportunity to address your concerns. Generally, the most effective way to resolve your problem is to **first contact the utility** (noting when you made the contact and the person with whom you spoke). If the utility does not resolve your problem, contact the OUCC.



Complaint forms can be sent to:

Indiana Office of Utility Consumer Counselor  
100 N. Senate Av., Room N501  
Indianapolis, IN 46204-2215

[www.openlines.in.gov](http://www.openlines.in.gov)

[uccinfo@oucc.state.in.us](mailto:uccinfo@oucc.state.in.us)

1-888-441-2494 (toll-free)

317-232-2494 (voice/TDD)

317-232-5923 (fax)



## OUCC Complaint Form

Please fill out this form as completely as possible. Your full name, street address and telephone number are required for the OUCC to respond to your complaint.

Full name: \_\_\_\_\_

Street address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip code: \_\_\_\_\_

County of residence: \_\_\_\_\_

Home telephone (incl. area code): \_\_\_\_\_

Office/work telephone (incl. area code): \_\_\_\_\_

Cellular phone or pager: \_\_\_\_\_

E-mail: \_\_\_\_\_

Best time to contact you: \_\_\_\_\_

Utility company: \_\_\_\_\_

Your account number: \_\_\_\_\_

Is the account in your name? ☐ Yes ☐ No

If not, whose name appears on the bill? \_\_\_\_\_

Does the account use the address noted above? ☐ Yes ☐ No

If not, what address is listed on the bill?

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip code: \_\_\_\_\_

*Continued on back*

Please describe your problem as clearly and as briefly as possible:

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Have you contacted the utility about the problem? ☐ Yes ☐ No

If so, what has the utility done?

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What would you like the OUCC to do on your behalf?

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The OUCC will not voluntarily share your information (including your name) publicly, unless you wish otherwise.\* If you do not object to your information being shared with the news media or other requestors, please check here: ☐

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

\*The agency may be compelled by a court or regulatory body to produce copies of complaints under the Indiana Access to Public Records Act (IC 5-14-3-1 et. seq.).

# Telecommunications Glossary

The following is a list of commonly used telecommunications terms.

A more detailed glossary is available at [www.openlines.in.gov](http://www.openlines.in.gov).

**10-10 Dial Around:** Allows a caller to access a specific long distance carrier by dialing 1-0-1-0, followed by the provider's access code. Frequently used by consumers who have not chosen a "preferred" long distance carrier or by consumers who want to use different carriers for different types of long distance calls.

**211 Service:** Allows a caller to be directly connected to human service agencies by dialing 2-1-1. This service is gradually being implemented across the country. For information about availability in Indiana, visit [www.IN211.org](http://www.IN211.org).

**711 Service:** Allows a caller to be directly connected to the deaf and hearing impaired telephone relay service (TDD/TTY) by dialing 7-1-1.

**911 Service:** Allows a caller to be directly connected to a local fire or police dispatcher by dialing 9-1-1.

**Access Line:** The circuit connecting a telephone consumer to the company's central office.

**Area Code:** The three-digit code preceding a seven-digit telephone number. In the past, area codes

represented unique geographic areas.

However, with the implementation of "overlay" solutions to address the need for new phone numbers (see page 32), a specific geographic area may now have more than one area code.

**Area Code Relief:** The practice of providing a new telephone area code to a territory to address the problem of number depletion. (See Geographic Split, Number Depletion and Overlay.)

**Bill Insert:** Information sent by utilities to their consumers on a separate sheet of paper enclosed in monthly bills.

**Broadband:** A high speed Internet connection that works much faster than a traditional dial-up connection. Broadband service can be received via traditional telephone lines as Digital Subscriber Line (DSL) service, via cable television lines or via radio waves as wireless or satellite broadband service.

**Cellular Telephone:** Telephone service using radio signals through multiple transmitters in overlapping cells. Also known as "Commercial Mobile Radio Service" (CMRS) in regulatory and legal proceedings.



**Central Office:** A local exchange carrier switch where telephone lines interconnect.

**Certificate of Territorial Authority (CTA):** Authorization from the IURC allowing a company to offer public utility service, usually specifying a specific geographic area and other conditions of service.

**Circuit:** A wire or system of wires carrying electricity and/or telecommunications service.

**Competitive Local Exchange Carrier (CLEC):** A new provider of local telephone service that competes with an Incumbent Local Exchange Carrier (ILEC), the utility that previously provided local phone service as a regulated monopoly.

**Cramming:** The placing of charges on a consumer's utility bill that he or she has not authorized. Cramming, which most commonly involves telephone service, violates Indiana law and IURC and FCC rules.

**Consumer Charge:** A fixed charge on a utility bill to cover the costs incurred by a utility in providing service. Also known as a service charge, facilities charge or meter charge.

**Deregulation:** The process of moving to the use of market forces in place of government regulatory authority to ensure the fair and proper delivery of utility services. (See Restructuring.)

**Drop Wire:** The wire connecting a telephone consumer's home or business to the company's system.

**Enhanced 911 Service:** Automatically sends the name and address associated with the calling number to a 911 dispatcher to speed the response of appropriate police, fire or ambulance services.

**Extended Area Service (EAS):** A service that allows a telephone consumer to expand his or her free local calling area by paying a set monthly fee for a certain period of time. The precise areas and fees require IURC approval.

**Federal Communications Commission (FCC):** The federal agency that regulates interstate communications, including telephone service.

**Fixed Costs:** Costs incurred by a utility that are constant regardless of the amount of service used by consumers.

**Geographic Split:** A form of telephone area code relief in which the existing area code territory is divided into two or more regions. One region keeps the pre-existing area code, while the other(s) are assigned a new area code or codes. In this form of relief, consumers in the new area code area are required to change their phone number(s) to reflect the new area code. This form of relief does not affect a consumer's local calling area, local rates or long distance rates.

**Incumbent Local Exchange Carrier**

**(ILEC):** A telephone utility that provided local service as a regulated monopoly before the introduction of competitive local service providers.

**Indiana Office of Utility Consumer**

**Counselor (OUCC):** The state agency established to represent the interests of all Indiana utility consumers and the general public. The OUCC participates in all proceedings before the IURC and is active in judicial and federal regulatory proceedings and in public policy matters.

**Indiana Utility Regulatory Commission**

**(IURC):** The state agency that regulates most utilities in Indiana.

**Inter-Exchange Carrier (IXC):** A utility licensed by the IURC to provide long distance telephone service in the state of Indiana.

**InterLATA Long Distance Charges:**

Charges for calls made to phone numbers outside a consumer's Local Access Transport Area (LATA), such as state-to-state calls.

**Internet Service Provider (ISP):**

A consumer's chosen provider for Internet access.

**IntraLATA Long Distance Charges:**

Charges for calls made outside a consumer's free local calling area but within a regional area known as a Local Access Transport Area (LATA).

**Jeopardy Situation:** A situation in which the North American Numbering Plan Administration (NANPA) has determined that the supply of phone numbers in a particular area code is running out.

**Lifeline/Link-Up:** Federal subsidy programs that assist low-income telephone consumers with monthly bills and connection fees.

**Local Access Transport Area (LATA):**

A service territory within which a Regional Bell Operating Company (RBOC) may provide local and long distance service. LATAs were created as a result of the court-ordered break-up of AT&T in 1984.

**Local Exchange Carrier (LEC):**

The telephone utility providing local service.

**Local Loop:** A wire connecting a telephone consumer's property to the company's central office.

**Local Number Portability (LNP):**

Allows a consumer to keep his/her phone number when changing carriers or changing locations within a local area. LNP is required by federal law and includes both landline and wireless services.

**North American Numbering Plan**

**Administration (NANPA):** The neutral, third party administrator assigned by the FCC to oversee the assignment of area codes and the distribution of blocks of telephone numbers to telecommunications providers. NANPA also works with the telecommunications industry to develop

area code relief plans, which are presented to state utility regulatory commissions for review and approval.

**Number Depletion:** A situation in which the finite supply of phone numbers available for distribution to telecommunications providers is diminishing. Number depletion has occurred rapidly in much of the United States in recent years because of the proliferation of fax machines, pagers, cellular phones, the Internet and more.

**Overlay:** A form of area code relief in which a new area code is applied to an existing area code territory. In most cases, numbers for pre-existing telephones, pagers, fax machines, etc., keep the pre-existing area code, while the new area code is assigned for new numbers. This form of relief does not affect a consumer's local calling area, local rates or long distance rates but does require the use of 10-digit dialing to make local calls.

**PIC Freeze:** A free service offered by a local phone company that helps prevent the unauthorized switching of a consumer's long distance provider. (See Slamming.) With a PIC Freeze, the local phone company must obtain explicit approval from a consumer prior to changing the consumer's long distance provider.

### **Presubscribed Interexchange Carrier**

**(PIC):** The interexchange carrier (IXC) designated by a consumer to be his or her long distance telephone carrier. A consumer may designate separate PICs for intraLATA and interLATA toll calls if he or she chooses.

### **Regional Bell Operating Company**

**(RBOC):** A company, created as a result of the 1984 court-ordered breakup of AT&T, that acquired the assets of AT&T's local telephone service network to offer such service independently of AT&T's national long distance telephone service. Indiana Bell Telephone Company and its successive parent companies, Ameritech and SBC Indiana, are RBOCs.

**Restructuring:** Describes the realignment of the utility industry to allow for more competition and less regulation. (See Deregulation.)

**Service Area (Territory):** The geographical area the IURC allows a utility to serve.

**Slamming:** The transfer of a consumer from one utility company (typically telephone service) to another without the consumer's knowledge or consent. Telephone slamming violates Indiana law and IURC and FCC rules.

**Splashing:** The “re-routing” of a long distance call, placed from a pay telephone, which results in higher long distance rates than expected. Splashing may violate FCC rules.

**Tariff:** A document a utility must file with the IURC listing all rates and charges and the utility’s rules and regulations.

**Telecommunications Act of 1996 (TA-96):**

The first comprehensive overhaul of federal telecommunications law since 1934. Congress approved this law with the intent of promoting competition and reducing regulation while reducing prices, increasing available service options, improving service quality and encouraging the use of new technologies. TA-96 covers nearly all aspects of the telecommunications industry, including efforts to create a competitive marketplace for local telephone service.

**Telecommunications Device for the Deaf/Teletypewriter (TDD/TTY):**

Typewriter-like instruments and/or human operators that enable consumers with speech and hearing impairments to use telephone service.

**Universal Service Fund (USF):** A federal fund that helps provide affordable phone service to certain rural and low-income consumers, along with discounts on telephone services and Internet access for eligible schools, libraries and rural health care providers. These funds can also be created at the state level.

**Voice Over Internet Protocol (VoIP):**

A service that allows a caller to place telephone calls via the Internet.

**Wide Area Telecommunications Service (WATS):** Toll-free numbers reached by

dialing the 800, 888, 877 or 866 area codes.

**Wireless Enhanced 911 Service:**

Automatically sends the name associated with the calling cellular phone number and the general location from which the cellular call is made directly to a 911 dispatcher to speed the response by appropriate police, fire or ambulance services.